

United States Bankruptcy Court  
Western District of Washington

In re:  
Stephen Gregory Rand  
Tracey Janiece Aldred - Rand  
Debtors

Case No. 19-40588-BDL  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-3

User: admin  
Form ID: 309A

Page 1 of 1  
Total Noticed: 16

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.  
db/jdb

+Stephen Gregory Rand, Tracey Janiece Aldred - Rand, 2013 SE 132nd Court,  
Vancouver, WA 98683-6521  
956569547 +Genesis, PO Box 84049, Columbus, GA 31908-4049  
956569549 +ShellPoint Mortgage, PO Box 10826, Greenville, SC 29603-0826  
956569550 +Social Security Administration Office of Gene, Attn: Office of General Counsel,  
6401 Security Blvd, Room 617, Baltimore, MD 21235-6401  
956569554 +Ulta Rewards, 1000 Reminton Blvd, Ste 120, Bolingbrook, IL 60440-4708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty

E-mail/Text: rrussell@rrlawgroup.com Mar 02 2019 02:14:17 Robert C. Russell,  
Robert C Russell, 516 SE Chaklove Dr, Suite 49, Suite 49, Vancouver, WA 98683  
tr +EDI: BCDCARLSON.COM Mar 02 2019 07:09:00 Charles D Carlson, PO Box 3339,  
Vancouver, WA 98668-3339  
smg EDI: WADEPREV.COM Mar 02 2019 07:09:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
ust +E-mail/Text: USTPREGION18.SE.ECF@USDOJ.GOV Mar 02 2019 02:14:33 United States Trustee,  
700 Stewart St Ste 5103, Seattle, WA 98101-4438  
956569544 +EDI: CAPITALONE.COM Mar 02 2019 07:08:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
956569545 +EDI: WFNNB.COM Mar 02 2019 07:08:00 Christopher Bank/Comenity Bank, PO Box 659728,  
San Antonio, TX 78265-9728  
956569546 +EDI: WFNNB.COM Mar 02 2019 07:08:00 Eddie Baur/ Comenity Bank, PO Box 659705,  
San Antonio, TX 78265-9705  
956569548 EDI: IRS.COM Mar 02 2019 07:09:00 Internal Revenue Service, Centralized Insolvency Ops,  
PO Box 21126, Philadelphia, PA 19114  
956569551 +EDI: RMSC.COM Mar 02 2019 07:09:00 Synchrony Bank/Amazon, PO Box 960013,  
Orlando, FL 32896-0013  
956569552 +EDI: WTRNBANK.COM Mar 02 2019 07:08:00 Target Red Card, PO Box 660170,  
Dallas, TX 75266-0170  
956569553 +EDI: USAA.COM Mar 02 2019 07:08:00 USAA, 10750 McDermott Fwy,  
San Antonio, TX 78288-1600

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2019 at the address(es) listed below:

Charles D Carlson carlson7trustee@gmail.com, wa33@ecfcbis.com  
Robert C. Russell on behalf of Debtor Stephen Gregory Rand rrussell@rrlawgroup.com,  
rrussell@rrlawgroup.com  
Robert C. Russell on behalf of Joint Debtor Tracey Janiece Aldred - Rand  
rrussell@rrlawgroup.com, rrussell@rrlawgroup.com  
United States Trustee USTPRegion18.SE.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1: Stephen Gregory Rand  
 First Name Middle Name Last Name

Debtor 2: Tracey Janiece Aldred – Rand  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court: Western District of Washington

Case number: **19-40588-BDL**

Social Security number or ITIN: xxx-xx-3941  
 EIN: --\_-----

Social Security number or ITIN: xxx-xx-2127  
 EIN: --\_-----

Date case filed for chapter: 7 2/28/19

Official Form 309A (For Individuals or Joint Debtors)

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/2017

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Stephen Gregory Rand	Tracey Janiece Aldred – Rand
2. All other names used in the last 8 years		
3. Address	2013 SE 132nd Court Vancouver, WA 98683	2013 SE 132nd Court Vancouver, WA 98683
4. Debtor's attorney Name and address	Robert C. Russell Robert C Russell 516 SE Chaklove Dr Suite 49 Suite 49 Vancouver, WA 98683	Contact phone 360-882-8990 Email: <a href="mailto:rrussell@rriawgroup.com">rrussell@rriawgroup.com</a>
5. Bankruptcy trustee Name and address	Charles D Carlson PO Box 3339 Vancouver, WA 98668-5279	Contact phone 360-768-7452
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	1717 Pacific Avenue Suite 2100 Tacoma, WA 98402	Hours open 8:30 am – 4:30 pm Monday – Friday Contact phone 253-882-3900 Date: 3/1/19

For more information, see page 2 &gt;

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

page 1

<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>March 27, 2019 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Vancouver Federal Building, 500 West 12th, Second Floor, Vancouver, WA 98660</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 5/28/19</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If your claim is secured by a security interest in the debtor's principal residence, see Fed. R. Bankr. P. 3002(c)(7) for claim filing deadlines.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

#### Notice of Potential Dismissal

If the debtor fails to file required schedules, statements or lists within 15 days from the date the petition is filed, or object to dismissal of the case indicating why dismissal is not appropriate, the case may be dismissed without further notice. If the Debtor(s) fails to appear at the meeting of creditors, the U.S. Trustee may apply for an order of dismissal without further notice.

Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov) OR (2) Debtors can register for DeBN by filing local form [DeBN Request Form](#) with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email.